

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user;

a server system, coupled to the client subsystem, the server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and authenticating a plurality of users;

a network coupled with the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

a customer support code that allows the support personnel to provide customer support to a user;

a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level; and

a plurality of smartcards for providing the support personnel access to a user account withdrawal and meter refund ~~one or more predetermined applications application, wherein each of the plurality of smartcards provides a first plurality of~~

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

~~security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

2. (Previously Presented) The system of claim 1, wherein the customer support code provides a process that allows the support personnel to search for a customer.

3. (Previously Presented) The system of claim 1, wherein the customer support code provides a process that allows the support personnel to reset a user password.

4. (Previously Presented) The system of claim 1, wherein the customer support code provides the support personnel access to a postage transaction history.

5. (Original) The system of claim 4, wherein the postage transaction history includes at least one of account credit, account credit verification, account credit confirmation, account credit over limit, account credit overload, and account credit error.

6. (Previously Presented) The system of claim 1, wherein the customer support code provides the support personnel access to licensee details.

**Appln No. 09/692,829**  
**Amdt date July 6, 2006**  
**Reply to Office action of May 18, 2006**

7. (Previously Presented) The system of claim 1, wherein the customer support code provides the support personnel access to an account statement history.

8. (Previously Presented) The system of claim 1, wherein the customer support code provides the support personnel access to an e-mail history.

9. (Original) The system of claim 7, wherein the account statement history includes at least one of a convenience fee waive, a fee waive verification, a fee waive confirmation, a fee waiver over limit, a fee waive error, a convenience fee adjustment, a convenience fee confirmation, a convenience fee over limit, and a convenience fee error.

10. (Original) The system of claim 1, wherein the customer support code provides a process for providing print error credits to a customer.

11. (Original) The system of claim 10, wherein the process for providing print error credits to a customer provides for making a print error claim and verifying a print error.

12. (Previously Presented) The system of claim 1, wherein the customer support code allows customer support managers with a second level of authority to carry out system overrides.

**Appln No. 09/692,829**  
**Amdt date July 6, 2006**  
**Reply to Office action of May 18, 2006**

13. (Original) The system of claim 12, wherein the system overrides include at least one of making an instant adjustment to a customer's account, a history log, and a password.

14. (Original) The system of claim 12, wherein the system overrides include closing an account.

15. (Original) The system of claim 1, wherein the VBI bears postage value.

16. (Original) The system of claim 1, wherein the VBI is a ticket.

17. (Original) The system of claim 1, wherein the VBI is one or more of a coupon, a currency, a voucher, and a check.

18. (Original) The system of claim 1, wherein the system provides GUIs to permit users to interact with the system.

19. (Currently Amended) An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user;

a server system, coupled to the client subsystem, the server system having one or more databases storing user account information and a plurality of cryptographic devices for

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

managing data from a plurality of postal security devices and for authenticating a plurality of users;

a network coupled with the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

an administration code that allows the support personnel to administer a user VBI meter;

a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level; and

~~a plurality of~~ one or more devices configured to ~~receive information for perform~~ biometric verification, wherein upon performing ~~obtaining~~ biometric verification, access to one or more predetermined system applications is provided.

20. (Previously Presented) The system of claim 19, wherein the administration code provides a process that allows the support personnel to search for a customer.

21. (Previously Presented) The system of claim 19, wherein the administration code provides the support personnel access to a postage transaction history.

22. (Original) The system of claim 21, wherein the postage transaction history includes at least one of account

**Appln No. 09/692,829**

**Amdt date July 6, 2006**

**Reply to Office action of May 18, 2006**

credit, account credit verification, account credit confirmation, account credit over limit, account credit overload, and account credit error.

23. (Previously Presented) The system of claim 19, wherein the administration code provides a process that allows the support personnel to withdraw an account.

24. (Previously Presented) The system of claim 19, wherein the administration code provides a process that allows the support personnel to place an administrative hold on an account.

25. (Previously Presented) The system of claim 19, wherein the administration code provides a process that allows the support personnel to activate for activating an account.

26. (Previously Presented) The system of claim 19, wherein the administration code provides the support personnel access to an e-mail history.

27. (Previously Presented) The system of claim 19, wherein the administration code provides a process that allows the support personnel to execute a file transfer status and file download.

**Appln No. 09/692,829**  
**Amdt date July 6, 2006**  
**Reply to Office action of May 18, 2006**

28. (Previously Presented) The system of claim 27, wherein the process for executing a file transfer status and file download includes accessing a file transfer status monitor.

29. (Previously Presented) The system of claim 19, wherein the code provides a process that allows the support personnel to execute a file transfer archive search.

30. (Previously Presented) The system of claim 19, wherein the code a process that allows the support personnel to manually process quality assurance envelopes.

31. (Previously Presented) The system of claim 19, wherein the administration code provides a process for uploading quality assurance envelopes.

32. (Previously Presented) The system of claim 19, wherein the administration code provides the support personnel access to license details.

33. (Previously Presented) The system of claim 19, wherein the administration code provides a process for generating reports.

34. (Original) The system of claim 33, wherein the reports include at least one of a license summary report, a license application status report, a password reset activity report, a suspensions report, a quality assurance envelope log

**Appln No. 09/692,829**

**Amdt date July 6, 2006**

**Reply to Office action of May 18, 2006**

report, an activations report, a CMLS license application rejections report, CMLS license update rejections report, a withdrawal requests report, and a withdrawn accounts report.

35. (Previously Presented) The system of claim 19, wherein the administration code provides GUIs to permit users to interact with the server system.

36. (Currently Amended) An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user;

a server system, coupled to the client subsystem, the server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and authenticating a plurality of users;

a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

a payment administration code that allows the support personnel to provide payment administration support to a user;

a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level; and



Appln No. 09/692,829  
Amdt date July 6, 2006  
Reply to Office action of May 18, 2006

a plurality of smartcards for providing the support personnel access to a user account withdrawal and meter refund  
~~one or more predetermined applications application, wherein each of the plurality of smartcards provides a first plurality of security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

37. (Previously Presented) The system of claim 36, wherein the payment administration code provides the support personnel access to customer details.

38. (Previously Presented) The system of claim 36, wherein the payment administration code provides the support personnel access to postage transaction history.

39. (Previously Presented) The system of claim 36, wherein the payment administration code provides the support personnel access to licensee details.

40. (Previously Presented) The system of claim 36, wherein the payment administration code provides the support personnel access to e-mail history.

41. (Previously Presented) The system of claim 36, wherein the payment administration code provides the support personnel access to an account statement history.

**Appln No. 09/692,829**

**Amdt date July 6, 2006**

**Reply to Office action of May 18, 2006**

42. (Previously Presented) The system of claim 36, wherein the payment administration code provides the support personnel access to a transfer status monitor.

43. (Previously Presented) The system of claim 36, wherein the payment administration code provides the support personnel access to a file transfer archive.

44. (Previously Presented) The system of claim 36, wherein the payment administration code provides a process for ACH transaction processing.

45. (Original) The system of claim 44, wherein the ACH transaction processing includes at least one of transaction identification, transaction verification, transaction confirmation, transaction negative confirmation, and transaction error detection.

46. (Previously Presented) The system of claim 36, wherein the payment administration code provides a process for generation reports.

47. (Previously Presented) The system of claim 46, wherein the reports include at least one of a ACH errors report, a ACH transfer breakdown report, a rejection/ return summary report, a credit card captures report, a credit card rejections report, a credit card errors report, an account resets report, a DTR/DBAR report, a non-captured refund requests report, a

**Appln No. 09/692,829**  
**Amdt date July 6, 2006**  
**Reply to Office action of May 18, 2006**

payment requests report, an account disputes/ disputes resolved report, and a NOCs report.

48. (Original) The system of claim 36, wherein the payment administration support is rendered by a payment administration manager.

49. (Previously Presented) The system of claim 36, wherein the payment administration code provides GUIs to permit users to interact with the server system.

50. (Currently Amended) An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user;

a server system, coupled to the client subsystem, the server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and for authenticating a plurality of users;

a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

an accounts receivable code that allows the support personnel to provide accounts receivable support to a user;

a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

information depends upon the predetermined authorization level;  
and

a plurality of smartcards for providing the support personnel access to a user account withdrawal and meter refund  
~~one or more predetermined applications application, wherein each of the plurality of smartcards provides a first plurality of security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

51. (Previously Presented) The system of claim 50, wherein the accounts receivable code provides the support personnel access to customer details.

52. (Previously Presented) The system of claim 50, wherein the accounts receivable code provides the support personnel access to e-mail history.

53. (Previously Presented) The system of claim 50, wherein the accounts receivable code provides a process for accessing an account statement history

54. (Previously Presented) The system of claim 50, wherein the accounts receivable code provides a process for accessing a file transfer status monitor.

**Appln No. 09/692,829**  
**Amdt date July 6, 2006**  
**Reply to Office action of May 18, 2006**

55. (Previously Presented) The system of claim 50, wherein the accounts receivable code provides a process for ACH processing.

56. (Previously Presented) The system of claim 50, wherein the accounts receivable code provides a process for generating reports.

57. (Original) The system of claim 56, wherein the reports include at least one of a ACH errors report, an ACH transfer breakdown report, a rejection/ return summary report, a DTR/DBAR report, a credit card captures report, a credit card rejections report, a credit card errors report, an account resets report, a non-captured refund requests report, a payment requests report, an account disputes/ disputes resolved, and a NOC report.

58. (Previously Presented) The system of claim 56, wherein the accounts receivable code provides GUIs to permit users to interact with the server system.

59. (Currently Amended) A method for ~~An on-line system for~~ printing a value bearing item (VBI) over a computer network, the method comprising:

~~a client subsystem for interfacing with a user;~~  
~~a server system, coupled to the client subsystem, the server system having one or more databases storing user account~~

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

information in a server system remote from a user, wherein the server system has one or more databases;

~~and a plurality of cryptographic devices for managing data from a plurality of postal security devices, using a plurality of cryptographic devices; and for~~

authenticating a plurality of one or more remote users, using a plurality of cryptographic devices;

~~network coupled to the server system to provide~~ providing support personnel, having a predetermined authorization level, access over a network to the user account information;

~~a withdrawal processing support code to allow the support personnel to provide~~ providing a withdrawal processing support code by the support personnel to allow the support personnel to provide meter refund and withdrawal processing support to a user and to obtain access to the client subsystem after [a]the user has tried unsuccessfully to process a meter refund or withdrawal; and

~~a plurality of graphical interfaces for accessing the one or more databases in the server system via the network~~ using one or more graphical interfaces for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level.

60. (Currently Amended) The ~~system~~ method of claim 59, wherein the code for providing meter refund and withdrawal processing support provides a process for allowing a client to initiate a refund ~~and~~ or a withdrawal.

Appln No. 09/692,829  
Amdt date July 6, 2006  
Reply to Office action of May 18, 2006

61. (Currently Amended) The ~~system~~ method of claim 59, wherein the withdrawal processing support code provides a process for allowing customer support to initiate a refund ~~and~~ or a withdrawal.

62. (Currently Amended) The ~~system~~ method of claim 59, wherein the withdrawal processing support code provides a process for generating reports including a withdrawal request report and a withdrawn meters reports.

63. (Currently Amended) The ~~system~~ method of claim 59, wherein the withdrawal processing support code provides GUIs to permit users to interact with the system.

64. (Currently Amended) An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user;

a server system, coupled to the client subsystem, the server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and for authenticating a plurality of users;

a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

a misprint support code to allow the support personnel to provide misprint processing support to a user;

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level; and

a plurality of smartcards for providing the support personnel access to a user account withdrawal and meter refund ~~one or more predetermined applications application, wherein each of the plurality of smartcards provides a first plurality of security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

65. (Currently Amended) The system of claim 6364, wherein the VBI is postage and the misprint support code for providing misprint processing support provides a process for dealing with unused postage and misprinted postage.

66. (Currently Amended) The system of claim 6364, wherein the misprint support code provides a process for dealing with unused postage and misprinted postage in situations where there is both proof of misprinted postage and no proof of misprinted postage.

67. (Currently Amended) The system of claim 6364, wherein the misprint support code provides a process for generating meter credits and fee adjustments.



**Appln No. 09/692,829**

**Amdt date July 6, 2006**

**Reply to Office action of May 18, 2006**

68. (Currently Amended) The system of claim ~~63~~64, wherein the misprint support code provides a process for generating a report of customer support credits and customer credits.

69. (Currently Amended) The system of claim ~~63~~64, wherein the misprint support code provides GUIs to permit users to interact with the system.

70. (Currently Amended) An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user comprising;

a server system, coupled to the client subsystem, the server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and for authenticating a plurality of users;

a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

a quality assurance code to allow the support personnel to provide quality assurance (QA) envelope handling capabilities to a user;

a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account

Appln No. 09/692,829  
Amdt date July 6, 2006  
Reply to Office action of May 18, 2006

information depends upon the predetermined authorization level;  
and

a plurality of smartcards for providing the support personnel access to a user account withdrawal and meter refund  
~~one or more predetermined applications application, wherein each of the plurality of smartcards provides a first plurality of security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

71. (Previously Presented) The system of claim 70, wherein the quality assurance code provides a process to track QA envelope by meter number, to indicate that a QA envelope has been received, to indicate the quality of the QA envelope, and to create an uploadable log.

72. (Original) The system of claim 70, wherein the QA envelopes can be scanned distant from the server subsystem.

73. (Previously Presented) The system of claim 70, wherein the quality assurance code provides GUIs to permit users to interact with the system.

74. (Canceled)

75. (Currently Amended) An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user;

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

a server system, coupled to the client subsystem, the server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and for authenticating a plurality of users;

a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

a billing code to allow the support personnel to provide payment processing and billing functions;

a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level; and

a plurality of smartcards for providing the support personnel access to a user account withdrawal and meter refund ~~one or more predetermined applications application, wherein each of the plurality of smartcards provides a first plurality of security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

76. (Original) The system of claim 75, wherein the payment processing functions include meter tracking functions.

**Appln No. 09/692,829**  
**Amdt date July 6, 2006**  
**Reply to Office action of May 18, 2006**

77. (Original) The system of claim 76, wherein the payment processing functions include meter tracking functions.

78. (Previously Presented) The system of claim 77, wherein the meter tracking functions include meter event logging, meter value tracking, payment request tracking, and access state and system behavior.

79. (Previously Presented) The system of claim 75, wherein the payment processing functions require that a purchase be initiated, log the purchase and set status to requested, process the payment via ACH or credit card, and providing for back-end processing of the payment.

80. (Previously Presented) The system of claim 79, wherein the payment processing functions permit purchases by credit card or ACH.

81. (Previously Presented) The system of claim 75, wherein payments by ACH require a delay from the time of the ACH request until the customer's account is credited.

82. (Previously Presented) The system of claim 75, wherein a plurality of pricing plans will be available to customers.

**Appln No. 09/692,829**

**Amdt date July 6, 2006**

**Reply to Office action of May 18, 2006**

83. (Previously Presented) The system of claim 82, wherein customers can switch between the plurality of pricing plans.

84. (Previously Presented) The system of claim 75, wherein monthly bills are e-mailed to customers.

85. (Previously Presented) The system of claim 75, wherein the payment processing functions include a process for updating a ACH password.

86. (Previously Presented) The system of claim 75, wherein the payment processing functions include a dispute charge process.

87. (Previously Presented) The system of claim 75, wherein the payment processing functions include printing reports including ACH postage payment requests, ACH postage payment results, credit card payment requests, and credit card payment processed results.

88. (Previously Presented) The system of claim 75, wherein the payment processing functions include permitting a customer to automatically refill their account.

89. (Previously Presented) The system of claim 75, wherein the payment processing functions include ACH purchase

**Appln No. 09/692,829**  
**Amdt date July 6, 2006**  
**Reply to Office action of May 18, 2006**

velocity controls, online postage purchase audits, prioritized purchase authorizations, and automated DTR/DBAR faxing.

90. (Previously Presented) The system of claim 75, wherein the payment processing functions include capturing all authorized credit cards in a batch mode, prepaid plan expiration notification, pricing change automatic notifications, and limitations on re-registrations.

91. (Currently Amended) A method for printing a value bearing item (VBI) over a computer network, the method comprising:

providing a client subsystem for interfacing with a user;

providing a server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and for authenticating a plurality of users;

providing a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

providing a customer support code which allows the support personnel to offer customer support to a user;

providing at least one of a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

the user account information depends upon the predetermined authorization level; and

providing at least one of a plurality of smartcards for providing the support personnel access a user account withdrawal and meter refund ~~to one or more predetermined applications application, wherein each of the plurality of smartcards provides a first plurality of security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

92. (Previously Presented) The method of claim 91, where wherein the customer support code provides a process for at least one of searching for a customer, resetting a user password., accessing a postage transaction history, accessing licensee details, accessing an account statement history and an e-mail history, and providing print error credits to a customer.

93. (Currently Amended) A method for printing a value bearing item (VBI) over a computer network, the method comprising:

providing a client subsystem for interfacing with a user;

providing a server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and for authenticating a plurality of users;

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

providing a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

providing a code which allows the support personnel to administer a user VBI meter;

providing at least one of a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level; and

providing at least one of a plurality of smartcards for providing the support personnel access a user account withdrawal and meter refund to one or more predetermined applications application, wherein ~~each of the plurality of smartcards provides a first plurality of security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

94. (Previously Presented) The method of claim 93, where wherein the code provides a process for at least one of searching for a customer, accessing a postage transaction history, withdrawing an account, placing an administrative hold on an account, activating an account, accessing an e-mail history, executing a file transfer status and file download, executing a file transfer archive search, manually processing quality assurance envelopes, uploading quality assurance envelopes, accessing licensee details, accessing an account



Appln No. 09/692,829  
Amdt date July 6, 2006  
Reply to Office action of May 18, 2006

statement history and an e-mail history, and providing print error credits to a customer.

95. (Currently Amended) A method for printing a value bearing item (VBI) over a computer network, the method comprising:

providing a client subsystem for interfacing with a user;

providing a server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and for authenticating a plurality of users;

providing a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

providing a code which allows the support to provide payment administration support to a user;

providing at least one of a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level; and

providing at least one of a plurality of smartcards for providing the support personnel access a user account withdrawal and meter refund to one or more predetermined applications application, ~~wherein each of the plurality of smartcards provides a first plurality of security information that is in~~

**Appln No. 09/692,829**  
**Amdt date July 6, 2006**  
**Reply to Office action of May 18, 2006**

~~addition to a second plurality of security information that was provided upon login to the client subsystem.~~

96. (Previously Presented) The method of claim 95, where wherein the payment administration code provides a process for at least one of searching for a customer, accessing a postage transaction history, withdrawing an account, placing an administrative hold on an account, activating an account, accessing an e-mail history, executing a file transfer status monitor, executing a file transfer archive search, accessing a file transfer archive, manually processing quality assurance envelopes, uploading quality assurance envelopes, accessing licensee details, accessing an account statement history and an e-mail history, ACH transaction processing, and generating reports.

97. (Currently Amended) A method for printing a value bearing item (VBI) over a computer network, the method comprising:

providing a client subsystem for interfacing with a user;

providing a server system having one or more databases storing user account information and a plurality of cryptographic devices for managing data from a plurality of postal security devices and for authenticating a plurality of users;

providing a network coupled to the server system to provide support personnel, having a predetermined authorization level, access to the user account information;

Appln No. 09/692,829

Amdt date July 6, 2006

Reply to Office action of May 18, 2006

providing code which allows the support personnel to provide payment processing and billing functions; and

a plurality of graphical interfaces for accessing the one or more databases in the server system via the network for enabling the support personnel to review and edit the user account information, wherein access to the user account information depends upon the predetermined authorization level; and

providing at least one of a plurality of smartcards for providing the support personnel access a user account withdrawal and meter refund to one or more predetermined applications application, ~~wherein each of the plurality of smartcards provides a first plurality of security information that is in addition to a second plurality of security information that was provided upon login to the client subsystem.~~

98. (Previously Presented) The method of claim 97, where wherein the payment processing and billing code provides a process for at least one of tracking meters, processing payment via ACH and credit card, switching between pricing plans, e-mailing bills to customers, updating a ACH password, handling billing disputes, printing reports, and permitting customers to automatically refill their meter.